

System and Method for Authenticating the Identity of a User

Inventor: Alfredo C. Fajardo

Field of the Invention

The present invention relates to a system and method for authenticating the
5 identity of a user. The invention is particularly useful for, but not limited to,
authenticating the identity of a pre-paid mobile phone customer when said user
has requested the transfer of their pre-paid balance amount following loss or
damage of their mobile phone or SIM card. Other uses relate to other services
whereby the pre-paid mobile phone number is used as a quasi-account number
10 for various financial and currency accounts, whereby a balance is kept, and funds
may be sent out and received.

Background Art

The following discussion of the background to the invention is intended to
facilitate an understanding of the present invention. However, it should be
15 appreciated that the discussion is not an acknowledgment or admission that any
of the material referred to was published, known or part of the common general
knowledge of the person skilled in the art in any jurisdiction as at the priority date
of the application.

The world is moving towards a true m-commerce arrangement where the amount
20 credited to a mobile phone (hereafter referred to as "**load**") is used as currency.
At the same time, more and more people are driven towards being a pre-paid
mobile phone customer due to the convenience of acquiring such type of account
and for some, as this arrangement provides anonymity.

The problem with this arrangement and a problem with pre-paid mobile phone
25 use in general, is one of customer authentication. In current arrangements, when
a pre-paid mobile phone customer loses or damages their mobile phone or SIM
card (as the case may be for most GSM mobile phone systems), the customer

also loses their identity in the eyes of their mobile phone carrier. This also means that the pre-paid mobile phone carrier also loses their accrued load. In the case of a pre-paid mobile phone carrier who is a merchant engaging in m-commerce transactions, this can amount to a loss of several thousands of dollars.

- 5 One means of overcoming this arrangement is to require the pre-paid mobile phone customer to complete forms which provide the information necessary to link the customer's true identity to their mobile phone. However, this solution negates the attractiveness of convenience and anonymity that have been key factors in the growth of pre-paid mobile phone customers. For those not
10 concerned with anonymity, this solution is not ideal as some customers are always adverse to forms or do not have the time to complete such forms.

It is an object of the present invention to provide a simplified means of authenticating a user's identity that alleviates, in whole or in part, some of the problems mentioned above.

15 **Summary of the Invention**

Throughout the specification, unless the context requires otherwise, the word "comprise" or variations such as "comprises" or "comprising", will be understood to imply the inclusion of a stated integer or group of integers but not the exclusion of any other integer or group of integers.

- 20 In accordance with a first aspect of the invention there is provided a system for transferring credit associated with a mobile phone to a new mobile phone, said system including an authenticating party having access to user data including a first communication identifier associated with said mobile phone, and arranged to authenticate the identity of a user of said mobile phone; where the authenticating
25 party identifies the user through information included in said user data including said first communication identifier sent from said new mobile phone and generates and sends a unique passkey to a second communication identifier associated with the user, the user thereafter being prompted to send a communications message including a passkey to a predefined destination and

where upon receipt of the communications message, the authenticating party compares the generated unique passkey with the passkey included in the communications message and authenticates the identity of the user in accordance with the result of the comparison, and on successful authentication
5 the authenticating party authorises transfer of the credit.

The communications message may be an e-mail, a SMS message, a data packet including data inputted by the user at a web page, or even a physical postal package sent to the user's home or shipping address.

In a situation where the authentication is required in the context of operation of a
10 mobile phone, the authenticating party may be a carrier, an authorised agent of the carrier or a facilitator. In this context, the authentication procedure can be used as a means of authenticating a user's identity for the purposes of transferring load from a lost or damaged pre-paid mobile phone or SIM card to a new pre-paid mobile phone.

15 Ideally, the system provides a mechanism by which the user can record the second communication identifier prior to making use of the authentication procedure. This mechanism may comprise the user sending a communications message to the authenticating party containing a first passkey. The authenticating party then updates the user's corresponding user account to
20 include the first passkey before requesting the user to provide details of the second communication identifier. The authenticating party then sends a message to the second communication identifier. This message contains a second passkey which the user is required to send to a pre-defined location. This second passkey is also associated with the user's corresponding user
25 account to allow the second passkey sent by the user to the pre-defined location to be verified. Upon verification, the user's corresponding user account is again updated to include the second communication identifier. Alternative mechanisms that incorporate all or part of the features of the mechanism described previously in this paragraph may also be implemented.

The passkeys may be alphabetic, alphanumeric or numeric in format. The passkeys may also be modified for security purposes, for example, by being encrypted or slightly distorted.

5 The predefined location and predefined destination may be an e-mail address, a mobile application short-code or postal address.

It is preferable that the first communication identifier be a mobile phone number and the second communication identifier be an e-mail address because of their uniqueness and the fact that each identifier typically has a single owner. However, it is possible to create alternative arrangements where the
10 communication identifiers could be an instant messenger address, an alternative telephone number, a web page/IP address or postal address.

In situations where the user cannot be authenticated after one or more attempts, the authenticating party may take action to prevent further attempts at authentication until the user contacts the authenticating party and satisfies them
15 as to their identity through an additional security procedure.

In accordance with a second aspect of the invention there is provided a user application for a mobile phone user using a new mobile phone and seeking to transfer credit associated with the mobile phone to the new mobile phone, the user application accessing an authenticating party having access to user data
20 including a first communication identifier associated with said mobile phone, the user being identified by the authenticating party through said first communication identifier and thereafter receiving a unique passkey generated by the authenticating party by way of a second communication identifier recorded with the user data, the user thereafter sending a communications message including a
25 passkey to a predefined destination and the authenticating party thereafter comparing the generated unique passkey with the passkey included in the user's communications message and authenticating the identity of the user in accordance with the result of the comparison, and authorising transfer of the credit on successful authentication.

In accordance with a third aspect of the invention there is provided an authenticating party for use in a system for transferring credit associated with a mobile phone to a new mobile phone, the authenticating party being capable of authenticating the identity of a user, the authenticating party having access to
5 user data including a first communication identifier associated with said mobile phone of the user, said authenticating party identifying the user through said user data including said first communication identifier sent from said mobile phone; generating and sending a unique passkey to the user through a second communication identifier recorded with the authenticating party as being
10 applicable to that user; receiving a communications message from the user including a passkey at a predefined destination and authenticating the identity of the user in accordance with the result of a comparison between the generated unique passkey and the passkey included in the user's communications message, and transferring said credit on successful authentication of the identity
15 of said user.

In accordance with a fourth aspect of the invention there is provided a method for transferring credit associated with a mobile phone to a new mobile phone, said method comprising:

- 20 • identifying the user through user data including a first communication identifier sent from said new mobile phone;
- generating and sending a unique passkey to a second communication identifier associated with the user;
- receiving a communications message at a predefined destination from the user including a passkey; and
- 25 • authenticating the identity of the user in accordance with the results of a comparison between the passkey in the communications message and the generated unique passkey; and

- authorising transfer of the credit on successful authentication of the identity of said user.

In accordance with a fifth aspect of the invention there is provided a system for transferring credit associated with a mobile phone of a user, when the user is using a new mobile phone, said system including an authenticating party having access to user data including a communication identifier associated with said mobile phone; where the user enters identifying information included in said user data to a web page associated with the authenticating party along with details of a new communication identifier associated with said new mobile phone, the authenticating party generates a unique passkey and sends a communications message including the unique passkey to the user through the new communication identifier, the user then enters a passkey to the web page and the authenticating party authenticates the identity of the user in accordance with the results of a comparison between the passkey entered at the web page and the generated unique passkey, and the authenticating party authorises transfer of the credit on successful authentication of the identity of said user.

In accordance with a sixth aspect of the invention there is provided a user seeking transfer of credit associated with their mobile phone to a new mobile phone, the user being identified by the authenticating party through information entered at a web page and thereafter receiving a unique passkey generated by the authenticating party by way of a second communication identifier recorded with the authenticating party as being applicable to that user, the user thereafter entering a passkey at the web page and the authenticating party thereafter comparing the generated unique passkey with the passkey entered at the web page and authenticating the identity of the user in accordance with the result of the comparison, the authenticating party authorising transfer of the credit on successful authentication of the identity of said user.

In accordance with a seventh aspect of the invention there is provided an authenticating party for use in a system for transferring credit associated with a mobile phone to a new mobile phone, and capable of authenticating the identity of a user, the authenticating party identifying the user through information entered

at a web page; generating and sending a unique passkey to the user through a second communication identifier recorded with the authenticating party as being applicable to that user; receiving a passkey from the user entered at the web page and authenticating the identity of the user in accordance with the result of a comparison between the generated unique passkey and the passkey entered at the web page; and authorising transfer of the credit on successful authentication of the identity of the user.

In accordance with an eighth aspect of the invention there is provided a method for transferring credit associated with a mobile phone of a user to a new mobile phone, comprising:

- identifying the user through information entered at a web page;
- generating and sending a unique passkey to a second communication identifier associated with the user;
- receiving a passkey entered at the web page;
- authenticating the identity of the user in accordance with the results of a comparison between the passkey entered at the web page and the generated unique passkey; and
- authorising transfer of the credit on successful authentication of the identity of said user.

In accordance with a ninth aspect of the invention there is provided a system for transferring the credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user comprising:

- a user;
- an authenticating party; and

- a mobile phone carrier who operates the telecommunications network used by the mobile phone and new mobile phone.

where the authenticating party identifies the user through information provided in a communication message sent from the new mobile phone and generates and
5 sends a unique passkey to a second communication identifier associated with the user, the user thereafter being prompted to send a communications message including a passkey to a predefined destination and where upon receipt of the communications message, the authenticating party compares the generated
10 authenticates the identity of the user in accordance with the result of the comparison and where, once the user has been authenticated, the authenticating party authorises the mobile phone carrier to add the amount of credit associated with the mobile phone to the credit associated with the new mobile phone.

In accordance with a tenth aspect of the invention there is provided a system for
15 transferring the credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user comprising:

- a user;
- an authenticating party; and
- a mobile phone carrier who operates the telecommunications network
20 used by the mobile phone and new mobile phone.

where the authenticating party identifies the user through information entered at a web page, including information as to the telephone number of the new mobile phone, and generates and sends a unique passkey to the new mobile phone by an appropriate communications message, the user thereafter being prompted to
25 enter a passkey at the web page and where upon entering the passkey at the web page, the authenticating party compares the generated unique passkey with the passkey entered at the web page and authenticates the identity of the user in accordance with the result of the comparison and where, once the user has been

authenticated, the authenticating party authorises the mobile phone carrier to add the amount of the credit associated with the mobile phone to the credit associated with the new mobile phone.

Further embodiments of the invention include:

- 5 • an authenticating party for use in a system for transferring the credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user according to the ninth or tenth embodiment;
- 10 • methods for transferring the credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user; and
- computer readable mediums having software recorded thereon for effecting a method for transferring the credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user.

15 **Brief Description of the Drawings**

In order to more fully describe embodiments of the present invention, reference is made to the accompanying drawings. These drawings are not to be considered limitations in the scope of the invention, but are merely illustrative.

20 Figure 1 is a schematic of a first embodiment of a system for authenticating the identity of a user.

Figure 2 is a schematic of a second embodiment of a system for authenticating the identity of a user.

Detailed Description of Specific Embodiments

25 In accordance with a first embodiment of the present invention there is provided a system 10 for authenticating the identity of a user 12 in order to facilitate the

transfer of load from a lost or damaged prep-paid mobile phone or SIM card 14 to a new mobile phone 32 comprising:

- user 12;
- a pre-paid mobile phone 14;
- 5 • a carrier 16;
- a carrier account database 20;
- a new mobile phone 32;

User 12 is the owner and/or possessor of pre-paid mobile phone 14 and new mobile phone 32. Pre-paid mobile phone 14 and new mobile phone 32 are
10 adapted to operate using the telecommunications network owned and/or operated by carrier 16. Carrier 16 operates carrier account database 20. Carrier account database 20 is a database of user records 18.

Carrier 16 also operates, as part of their communication network, pre-determined mobile application shortcode 30 and application shortcode 38. Carrier 16, or an
15 agent of carrier 16, operates web page 42.

The invention will now be described in the context of its most likely use.

When a user 12 activates a pre-paid mobile phone 14, the carrier 16 with which the pre-paid mobile phone 14 is associated creates a user record 18 in a carrier account database 20. The user record 18 contains the telephone number
20 assigned to the pre-paid mobile phone 14 and the current load balance for the pre-paid mobile phone 14. The user record 18 is thereafter primarily referenced by the assigned telephone number field.

Following creation of the user record 18, the user 12 is prompted by the carrier 16 to enter a Personal Identification Number (“PIN”) to allow authorisation of
25 secure transfers of load. In the preferred arrangement, this prompting takes the

form of an SMS message 22 sent to the pre-paid mobile phone 14 to which the user 12 replies with the PIN number.

Upon receipt of the SMS message 22 containing the PIN number and the communication identifier, the carrier 16 operates to update the user record 18 to
5 include the PIN as an additional field. Determining the appropriate user record 18 to update is achieved by this first process:

- Identifying the telephone number of the pre-paid mobile phone 14 by means of caller identification;
- Comparing the telephone number of each user record 18 in the
10 carrier account database 20 with the identified telephone number until a match is found.

Once the PIN has been added to the user record 18, the carrier 16 prompts the user 12 to respond by SMS message 24 with an additional communication identifier.

15 The communication identifier is ideally an e-mail address because of its uniqueness and the fact that e-mail address typically have a single owner and it is in this context that the following examples will be described. However, in alternative arrangements, the communication identifier can be an instant messenger address, alternative telephone number or postal address.

20 Upon receipt of the SMS message 24 with the additional communication identifier, the carrier 16 operates to send an e-mail message 26 to the e-mail address entered as the additional communication identifier. The e-mail message 26 contains a unique passkey and a request for the user to send from the pre-paid mobile phone 14 an SMS message 28 containing only the unique passkey to
25 a pre-determined mobile application shortcode 30. The passkey may be in numeric, alphabetic or alphanumeric format. A copy of the unique passkey is also temporarily associated with the user record 18 for verification purposes.

The user 12 then follows the instructions contained in the e-mail message 26, upon receipt of the e-mail or when they next check for e-mail sent to their e-mail address.

5 The SMS message 28 is received by the carrier 16 via the predetermined mobile application shortcode 30. The carrier 16 identifies the appropriate user record 18 according to the first process previously described. When the appropriate user record 18 has been identified, the carrier 16 compares the unique passkey associated with the user record 18 with the passkey the subject of SMS message 28.

10 If the two passkeys are identical, the appropriate user record 18 is again updated, this time to include the user's 12 communication identifier, ie. e-mail address, as an additional field. The user 12 can then be identified through both their mobile number and their communication identifier.

15 Where the two passkeys differ, the unique passkey associated with the user record 18 is discarded. The user 12 is then periodically requested to repeat the foregoing procedure until such time as the user's 12 corresponding user record 18 has a field recording a communication identifier.

20 Subsequent to this recording procedure, the user 12 can then seek to recover a load from a lost or damaged pre-paid mobile phone or SIM card 14 to a new mobile phone 32 in one of two ways.

In the first way, the user 12 calls a customer service line of the carrier 16 using their new mobile phone 32. The carrier 16 then identifies the corresponding user record 18 for the user 12 – for example by requesting the user to enter in their previous mobile phone number and thereafter checking the entered number
25 against the mobile phone number field of each user record 18 until a match is found. Once identified, an e-mail message 34 is sent to the e-mail address recorded as the user's 12 communication identifier. E-mail message 34 includes a newly generated unique passkey which may also be in numeric, alphabetic or alphanumeric format. E-mail message 34 may also include a prompt for user 12

to send by SMS message 36 the newly generated unique passkey to an application shortcode 38 using the new mobile phone 32.

Again, for verification purposes, a copy of the newly generated unique passkey is associated with the user's 12 corresponding user record 18.

- 5 Once the user 12 has sent the SMS message 36 to the application shortcode 38, the carrier 16 identifies the appropriate user record 18 according to the first process previously described. When the appropriate user record 18 has been identified, the carrier 16 compares the newly generated unique passkey associated with the user record 18 with the passkey the subject of SMS message
10 36.

If the two passkeys are identical, the carrier operates to update the user record 18 to change the mobile phone number field to reflect the new mobile phone number and thereby effect a transfer of load. The user 12 is then sent a SMS message 40 to the new mobile phone number informing them that the transfer
15 was successful.

Where the two passkeys differ, the unique passkey associated with the user record 18 is discarded. The user 12 is then sent a SMS message 40 to the new mobile phone 32 informing them that the request was unsuccessful.

In the second way, the user 12 logs onto a web page 42. At the web page 42,
20 the user 12 is asked to enter in the following information:

- their communication identifier;
- their PIN; and
- their new mobile phone number.

The carrier 16 then receives the information the user 12 has entered into the web
25 page 42. The carrier 16 then operates to identify the user's 12 corresponding user record 18 according to this second process:

- Comparing the entered communication identifier with the communication identifier recorded for each user record 18;
 - If the communication identifiers match, adding the user record 18 to a further search list;
- 5 • Comparing the entered PIN with the PIN recorded for each user record 18 in the further search list until such time as a match is found.

Once a matching record is found, an SMS message 44 is sent to new mobile phone 32. SMS message 44 includes a newly generated unique passkey which
10 may be in numeric, alphabetic or alphanumeric format. SMS message 44 may also include a prompt for user 12 to return to web page 42 to enter the unique passkey.

Again, for verification purposes, a copy of the newly generated unique passkey is associated with the user's 12 corresponding user record 18.

- 15 Once the user 12 has entered the unique passkey via web page 42, the carrier 16 identifies the appropriate user record 18 according to the second process previously described. When the appropriate user record 18 has been identified, the carrier 16 compares the newly generated unique passkey associated with the user record 18 with the passkey entered via web page 42.
- 20 If the two passkeys are identical, the carrier operates to update the user record 18 to change the mobile phone number field to reflect the new mobile phone number and thereby effect a transfer of load. The user 12 is then sent a SMS message 40 to the new mobile phone number informing them that the transfer was successful.
- 25 Where the two passkeys differ, the unique passkey associated with the user record 18 is discarded. The user 12 is then sent a SMS message 40 to the new mobile phone 32 informing them that the request was unsuccessful.

It should be appreciated by the person skilled in the art that the above invention is not limited to the embodiments described. In particular,

- The invention is not limited to situations involving pre-paid mobile phones. For example, even post-paid mobile phones may be used.
5 Electronic wallets are created with the post-paid mobile phone as the central identifying medium; such electronic wallets do not necessarily contain loads, rather could be real currency as contained in one's bank account or even loads that are only intended for resale and not for own or personal use. The above process could easily be adapted for use in
10 other situations requiring authentication of the identity of a user.
- The need to transfer load may arise in situations other than loss or damage of a mobile phone or SIM card. For example, load may be transferred prior to the mobile phone with new SIM card being given as a gift or loan to another party. Furthermore, the need to transfer load
15 may be a result of loss or damage of the SIM card of the mobile phone, rather than loss or damage of the mobile phone itself. As another example, the user may simply wish to re-assign current electronic wallets associated with a pre-paid mobile account to a post-paid mobile account, as post-paid accounts are much more secure and inexpensive
20 to maintain for a heavy user. (Carriers can easily restore an old account unto a new SIM card for post-paid users, rendering the lost or damaged post-paid SIM card useless.)
- The carrier 16 may be replaced with an agent or facilitator. In such an arrangement, the agent or facilitator may operate a modified carrier
25 account database 20. In the modified carrier account database 20, each user record 18 omits details of the current load balance for the pre-paid mobile phone. As a result, when a user's 12 identity has been authenticated and a request made to transfer load from one pre-paid mobile phone to another, the agent or facilitator operates to transfer the
30 load by making a series of mobile terminating calls or varying denominations against the first pre-paid mobile phone, crediting the

account of the second pre-paid mobile phone with the denomination (minus commission).

- 5 • Prompting the user 12 may take many forms and the invention should not be limited to any particular form of prompting. For example, the initial prompting of the user 12 may be by way of a notice in the pre-paid mobile phone 14 package asking the user to send a message or call a predetermined short code.
- 10 • Similarly, the response provided by a user 12 to a prompt may take many forms and the invention should not be limited to any form of response. For example, response may be by e-mail, or by returning a simple form downloadable from web site 42 to the carrier 16 by post.
- 15 • E-mail messages 28, 34 may be in plain text or HTML format. In HTML format, depiction of the unique passkey may be in a slightly distorted form or in graphic form for additional security purposes. The e-mail messages 28, 34 may also be encrypted for yet additional security.

20 If the user 12 fails in their attempt to transfer load, the user 12 may be also be sent a communication to their communication identifier informing them that a request to transfer load failed. Upon multiple failures of an attempt to transfer load, carrier 16 may take action to prevent further load requests from being processed and the corresponding pre-paid mobile phone from being used until such time as the user 12 contacts the carrier 16 and satisfies them as to their identity through an additional security procedure.

25 Throughout the description and drawings, example embodiments are given with reference to specific configurations. It will be appreciated by those of ordinary skill in the art that the present invention can be embodied in other specific forms. Those of ordinary skill in the art would be able to practice such other embodiments without undue experimentation. The scope of the present invention, for the purpose of the present patent document, is not limited merely to the specific example embodiments of the foregoing description, but rather is

indicated by the appended claims. All changes that come within the meaning and range of equivalents within the claims are intended to be considered as being embraced within the spirit and scope of the claims.